

[insert homeowner name]
[insert homeowner address]
[insert homeowner city, state, zip code]

[insert today's date]

Dear [insert homeowner name],

I understand that you are going through a difficult time right now making mortgage payments. I'd like to help you get back on your feet by making a cash offer on your home before it goes into foreclosure.

My name is [insert your name]. I'm not a sales agent out fishing for a huge commission or a shady investor looking for the next big score. I'm a regular guy/gal — just getting started in the real estate market, actually — who thinks that we can help each other out by making the best out of this unfortunate situation.

As you may already know, having a foreclosure on your credit history can cause a lot of problems not only now, but also well into the future. I think that we can work together to avoid that, as well as ensure that you get money right away to pay some bills and/or to put toward your next home.

Naturally, I'd cover all of the closing costs and be willing to negotiate a fair deal at your earliest convenience.

I would like to chat about this opportunity whenever you feel that you are ready. My door is always open, and I look forward to working together to get you through this difficult time quickly and easily.

Sincerely,

[insert your name]
[insert your telephone number]